

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ERIC JON KUHN
TAMIKA ALLEN-KUHN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-10096

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/04/2019 and confirmed on 4/30/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		191,817.50
Less Refunds to Debtor	2,756.46	
TOTAL AMOUNT OF PLAN FUND		189,061.04

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	9,410.66	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,910.66

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK Acct: 2038	0.00	105,559.89	0.00	105,559.89
	M & T BANK Acct: 2038	23,754.68	23,754.68	0.00	23,754.68
	CAPITAL ONE AUTO FINANCE - DIV CAPIT Acct: 7849	16,525.88	16,525.88	2,306.99	18,832.87
	FIFTH THIRD BANK Acct: 6961	12,698.94	12,698.94	1,664.51	14,363.45
					162,510.89

Priority					
	MICHAEL S JAN JANIN ESQ Acct:	0.00	0.00	0.00	0.00
	ERIC JON KUHN Acct:	0.00	0.00	0.00	0.00
	ERIC JON KUHN Acct:	2,756.46	2,756.46	0.00	0.00
	QUINN BUSECK LEEMHUIS ET AL Acct:	0.00	0.00	0.00	0.00
	MICHAEL S JAN JANIN ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 5395	150.68	150.68	0.00	150.68
					150.68

Unsecured					
	CITIBANK NA** Acct: 1890	1,556.26	1,556.26	0.00	1,556.26
	CAPITAL ONE** Acct:	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 1935	3,786.28	3,786.28	0.00	3,786.28
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 9322	3,133.59	3,133.59	0.00	3,133.59
	CHASE BANK USA NA(*)	2,458.25	2,458.25	0.00	2,458.25

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7327				
	CAPITAL ONE NA**	2,205.01	2,205.01	0.00	2,205.01
	Acct: 3932				
	PA DEPARTMENT OF REVENUE*	23.55	23.55	0.00	23.55
	Acct: 5395				
	VERIZON BY AMERICAN INFOSOURCE AS	325.87	325.87	0.00	325.87
	Acct: 0001				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5030				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	LIBERTY MORTGAGE CORP++	0.00	0.00	0.00	0.00
	Acct:				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
					13,488.81

TOTAL PAID TO CREDITORS

176,150.38

TOTAL CLAIMED

PRIORITY 150.68

SECURED 52,979.50

UNSECURED 13,488.81

Date: 09/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ERIC JON KUHN
TAMIKA ALLEN-KUHN
Debtor(s)

Ronda J. Winnecour
Movant
vs.

No Repondents.

Case No.:19-10096

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Eric Jon Kuhn
Tamika Allen-Kuhn
Debtors

Case No. 19-10096-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Sep 26, 2024

Form ID: pdf900

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Jon Kuhn, Tamika Allen-Kuhn, 2003 East Gore Road, Erie, PA 16510-3893
15003503	+ Liberty Mortgage Corporation, 3818 Liberty Street, Erie, PA 16509-1473
14989327	M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 27 2024 00:44:05	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15003495	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2024 00:25:26	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
15003496	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2024 00:26:46	Best Buy/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
15003497	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Sep 27 2024 00:26:47	Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
15005673	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 27 2024 00:25:54	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15003498	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2024 00:04:48	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15029744	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2024 00:04:32	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15026438	Email/PDF: bcnnotices@becket-lee.com	Sep 27 2024 00:26:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15025443	+ Email/Text: RASEBN@raslg.com	Sep 27 2024 00:00:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15033912	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2024 00:43:22	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15011084	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Sep 27 2024 00:00:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15003500	+ Email/Text: collectionbankruptcies.bancorp@53.com	Sep 27 2024 00:01:00	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
15003499	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 27 2024 00:03:05	Chase, P.O. Box 15123, Wilmington, DE 19850-5123

District/off: 0315-1

User: auto

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14989322	^ MEBN	Sep 26 2024 23:51:09	KML Law Group P.C., Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15003502	Email/Text: PBNCNotifications@peritussservices.com	Sep 27 2024 00:00:00	Kohl's, Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
15033644	Email/Text: camanagement@mtb.com	Sep 27 2024 00:01:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
15003508	Email/Text: camanagement@mtb.com	Sep 27 2024 00:01:00	M&T Bank, One Fountain Plaza, Buffalo, NY 14203
14989326	Email/Text: camanagement@mtb.com	Sep 27 2024 00:01:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
14989323	Email/Text: camanagement@mtb.com	Sep 27 2024 00:01:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
14989324	Email/Text: camanagement@mtb.com	Sep 27 2024 00:01:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
14989325	Email/Text: camanagement@mtb.com	Sep 27 2024 00:01:00	M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
15003510	^ MEBN	Sep 26 2024 23:51:22	Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
14989753	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2024 00:26:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14990915	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 27 2024 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15028363	Email/PDF: ebn_ais@aisinfo.com	Sep 27 2024 00:25:19	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15003501	*+	KML Law Group P.C., Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15003507	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
15003504	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
15003505	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, P.O. Box 900, Millsboro, DE 19966
15003506	*	M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
15003509	*	M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: auto

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Date: Sep 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Brian Nicholas	on behalf of Creditor M&T BANK brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
Michael S. Jan Janin	on behalf of Joint Debtor Tamika Allen-Kuhn mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Debtor Eric Jon Kuhn mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6